



Order Filed on April 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

44730

Morton & Craig LLC

John R. Morton, Jr., Esq.

110 Marter Avenue

Suite 301

Moorestown, NJ 08057

856-866-0100

Attorney for AmeriCredit Financial Services, Inc.,  
d/b/a GM Financial

In Re:

RICHARD T. DRUDE

Case No.: 19-19333

Adv. No.:

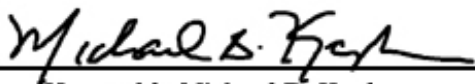
Hearing Date: 4-22-20

Judge: MBK

**ORDER REINSTATING THE AUTOMATIC STAY AND FOR MONTHLY PAYMENTS AND  
STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 17, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Richard T. Drude**

**19-19333(MBK)**

**Order Reinstating the Automatic Stay and Providing for Monthly Payments for Stay Relief  
under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on reinstate the stay filed by Nicholas Fitzgerald, Esq. on behalf of the debtor, with the appearance of John R. Morton, Jr., Esq. on behalf of AmeriCredit Financial Services, Inc., d/b/a GM Financial (hereinafter "GM Financial") and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc., d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134 (hereinafter the "vehicle").
2. The automatic stay is reinstated as to AmeriCredit Financial Services, Inc., d/b/a GM Financial, subject to the remaining terms of this order.
3. **Curing arrear:** The debtor is presently \$1066.35 in arrears to GM Financial. To cure arrears, the debtor shall make cure payments of \$809.85 for 4 consecutive months beginning 4-11-20. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 11<sup>th</sup> day of each month), AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. After curing arrears, the debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc., d/b/a GM Financial when due, being the 11<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
5. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
6. The debtor shall pay to AmeriCredit Financial Services, Inc., d/b/a GM Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Richard T Drude  
DebtorCase No. 19-19333-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 2

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 19, 2020.db +Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508  
aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue,  
Jersey City, NJ 07306-2341Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 17, 2020 at the address(es) listed below:Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Citizens Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Fitzpatrick on behalf of Debtor Richard T Drude nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM  
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Citizens Bank, N.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marguerite Mounier-Wells on behalf of Debtor Richard T Drude nadiafinancial@gmail.com,  
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com  
Martin C. Latinsky on behalf of Debtor Richard T Drude mlatin56@gmail.com,  
latinskyfitzlaw@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Richard T Drude Fitz2Law@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11